A New Medicare Prescription Drug Plan

for Medi-Cal Managed Care Members







This change will affect YOU!



Do you receive your health care through Medi-Cal? Are you a member of a managed health care plan? Are you eligible to receive Medicare?

If your answer to these questions is **YES...**Then the way you get your prescription drugs is going to change.

Part 1 Learn about the changes in how you will receive prescription drugs

What is changing about the way I receive prescription drugs?

- of your prescription drugs.
- You will get to pick your drug plan after November 2005.
- Medicare, not Medi-Cal, will now pay for most It is best that you compare drug plans so you can pick a drug plan that meets your needs.
 - Medicare will inform you about drug plans that you can choose from in your area.
 - This will not change the health care you receive from your Medi-Cal health plan.



What if I don't do anything?

- If you don't choose a drug plan, Medicare will choose one for you.
- Medicare will send you a letter in November with the name of the drug plan they have chosen for you.
- You might be placed in a drug plan that does not pay for all the prescription drugs you take.
- You will continue to receive prescription drugs through your current Medicare health plan if: 1) you are already in a Medicare HMO that provides drug benefits; or, 2) you are a member of a Pace Program (Program of All Inclusive Care for the Elderly).

What if I end up in a Medicare Drug Plan that will not pay for the prescription drugs I am now getting?

- Each Medicare drug plan has a list of prescription drugs it will pay for (cover), called a formulary.
- You may end up in a drug plan that does not pay for a drug you take.
- You can ask your doctor to prescribe a substitute drug that is paid for by the drug plan.
- Or you can decide to change to a new drug plan that will pay for your prescription drug needs.

Will I be able to keep the pharmacy I am now using?

- You need to use a pharmacy that works with your Medicare drug plan.
- You should make sure that your pharmacy works with the Medicare drug plan that you choose.

What will it cost me?

- You do not have to pay for the basic (Benchmark) Medicare prescription drug plan.
- But, you will need to pay (co-pay) \$1 to \$5 for each prescription drug.
- You will want to check the amount of co-pay for each prescription drug because it may differ between drug plans.

Do I have to enroll in a Medicare Prescription Drug Plan?

- Yes. You must join a Medicare prescription drug plan.
- If you choose not to join a drug plan, you will have to pay full price for all of your prescription drugs.
- You have a choice about which drug plan to join.

How soon is my Medicare prescription drug coverage starting?

Starting January 2006, you will begin to receive your Medicare prescription drug coverage.

Part 2 Keep track of your prescription drug information

- · Keep this brochure, which includes your **Prescription Drug Record.**
- Keep all the mail you receive about Medicare drug plans in one place for future use.
- Don't be afraid to ask for help as you complete your Prescription Drug Record.
- Bring your Prescription Drug Record when you visit your doctor and pharmacist.
- Update your Prescription Drug Record when your doctor prescribes a new drug.

Part 3 Be ready to talk with your doctor and pharmacist

- Ask your doctor and pharmacist to help you complete your Prescription Drug Record.
- Ask for the generic AND brand name of the drugs you take.
- Ask if there are any drugs that can replace drugs that are not paid for by the Medicare drug plan(s).
- Ask your pharmacist which Medicare drug plans they contract with and if your drugs are covered by those drug plans.
- It will be easier for you to select the best drug plan if you have these facts.
- Write your questions on a piece of paper that you keep with your Prescription Drug Record.



Part 4 Make a good choice about which drug plan meets your needs

- You have a choice so be ready to choose between prescription drug plans.
- Use your Prescription Drug Record to help you choose a drug plan that meets your needs.
- · Ask your doctor, pharmacist and HICAP counselor for their advice.
- There should be no cost for you to get their advice.
- When it is time to choose your drug plan, you can enroll by mail, by phone or on the Medicare website.
- If you find that the drug plan you are enrolled in doesn't meet your needs, you can change to a new drug plan.



Part 5 Know where to get help



- Talk with your family and caregivers about the new Medicare prescription drug plan. Ask for their help in getting answers to your questions and concerns.
- Call HICAP (Health Insurance Counseling and Advocacy Program). HICAP counselors will give you free information about Medicare Prescription Drug Plans in your area. Call 1-800-434-0222 for a local appointment.
- Call 1-800-Medicare-TTY users call 1-877-486-2048, or visit the Medicare website at www.Medicare.gov.
- Call your Medi-Cal Health Plan- they will try to help you or refer you to someone who can.

How to fill-out your Prescription Drug Record:

Step 1: Name of Member and Current Pharmacy: Fill-in your full name and the name of the pharmacy you use.

Step 2: Drug Information: Fill-in each column.

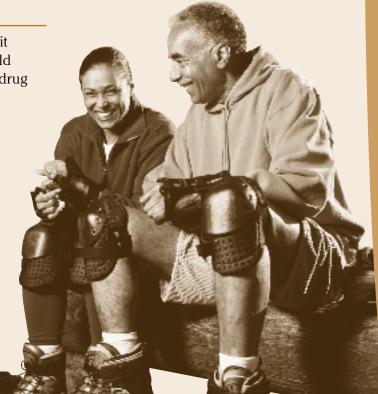
- List the name of each prescription drug that you currently take. You can write the brand name or the generic name (or both). You can find the name of each drug on the label of each prescription drug container. Or you can ask your pharmacist.
- List the "strength" of each prescription drug next to the name of each drug that you listed. Examples of "strength" include mg. or %. You can find the "strength" of each drug on the label of each prescription drug container. Or you can ask your pharmacist.

Step 3: Comparing Medicare Drug Plans: Fill-in each column.

- **Plan Name:** Print the name of the drug plan.
- Can I use my current pharmacy with this plan? Fill-in the "yes" box if the drug plan will work with your current pharmacy. Fill-in the "no" box if the drug plan will not work with your current pharmacy. You can find this information in the written material the drug plan sends to your home. Or you can ask your pharmacist.
- Is this drug covered: Print "yes" in the box next to each drug (on your list) that the drug plan will pay for (cover). Print "no" in the box next to each drug (on your list) that the drug plan will not pay for (not cover). You can find this information in the written material the drug plan sends to your home. Or you can ask your pharmacist.
- If current drug is not covered: Print the name of a substitute drug that will be paid for (covered), in case a current drug is not paid for (not covered). You can get this information from your doctor.
- **Co-pay:** Fill-in the amount of co-pay that you must pay for each drug (and substitute drug) that is paid for (covered) by the drug plan. You can find this information in the written material the drug plan sends to your home. Or you can ask your pharmacist.
- **Repeat Step 3** for each drug plan that has sent written material to your home.

Step 4: Choosing a Prescription Drug Plan: When it is time to choose a Prescription Drug Plan, you should compare each drug plan listed on your prescription drug record. You should consider the following questions when choosing your prescription drug plan:

- Is the drug plan a basic (Benchmark) plan with no monthly fee (premium)?
- Does the drug plan pay for (cover) each prescription drug that I may need to take?
- Does the drug plan pay for (cover) a substitute drug that I may need to take?
- Does the drug plan work with my current pharmacy?
- Does the drug plan require that I pay the least co-pay for each prescription drug that I take?



Prescription Drug Record (instructions on back)

Name of Medi-Cal Manage	ed Care Men	nber: Name of Current Pharmacy:								
Drug Informa	Comparing Medicare Drug Plans									
	Strength Examples include mg. or %	Plan Name: Can I use my current pharmacy with this plan? Yes No			Plan Name:		Plan Name: Can I use my current pharmacy with this plan? Yes No			
Name of Each Prescription Drug (Brand Name or Generic Name or Both)					Can I use my current pharmacy with this plan? Yes No					
		Is this drug covered? (yes or no)	If current drug is not covered, write name of substitute drug	Co-pay amount	Is this drug covered? (yes or no)	If current drug is not covered, write name of substitute drug	Co-pay amount	Is this drug covered? (yes or no)	If current drug is not covered, write name of substitute drug	Co-pay amount

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This brochure will help you:

- 1) Learn about changes in how you will receive prescription drugs.
- 2) Keep track of your prescription drug information.
- 3) Be ready to talk with your doctor and pharmacist.
- 4) Make a good choice about which drug plan meets your needs.
- 5) Know where to get help.

Starting in **January**, **2006** you will receive prescription drug coverage from a Medicare drug plan.